

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-31918-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph C Cannizzaro  
12 William Street  
Lincoln Park, NJ 07035

Social Security No.:  
xxx-xx-8631

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 13, 2025

JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Joseph C Cannizzaro  
Debtor

Case No. 19-31918-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 13, 2025

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db	+ Joseph C Cannizzaro, 12 William Street, Lincoln Park, NJ 07035-1131
518580872	+ AHS Hospital Corp, 475 South Street, Morristown, NJ 07960-6459
518580878	+ Chilton Memorial Hospital, 97 West Pkwy, Pompton Plains, NJ 07444-1696
518580882	+ Emer Phy Assoc North Jersey Pc, 307 S Evergreen Ave, Woodbury, NJ 08096-2739
518580884	KML Law Group, P.C., 2165 Haddon Ave, Suite 406, Westmount, NJ 08108
518580885	NJ Housing Finance Agency, PO Box 18550, Trenton, NJ 08650-2085
518580887	+ PNC Mortgage, 1801 E. 9th Street, Suite 200, Cleveland, OH 44114-3103
518580886	+ Peter Cipparulo, III, LLC, 349 Route 206, Suite K, Hillsborough, NJ 08844-4667
518580888	+ Richard W. Krieg, Esq, 17 Prospect Street, Morristown, NJ 07960-6862
518580891	+ The Dermatology Group, P.O Box 791486, Baltimore, MD 21279-1486

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2025 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2025 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2025 20:46:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
518580871	^ MEBN	Jan 13 2025 20:42:47	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
518580873	^ MEBN	Jan 13 2025 20:42:40	Apothaker Scian, P.C, 520 Fellowship Rd, Ste C306, Mount Laurel, NJ 08054-3410
518580874	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 13 2025 20:46:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518633740	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2025 20:46:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
518580875	+ Email/Text: bankruptcy@cavps.com	Jan 13 2025 20:46:00	Cavalry Collection Agency, Cavalry SPVI, LLC, 500 Summit Lake Rd, Suite 400, Valhalla, NY 10595-2321
518580876	+ Email/Text: bankruptcy@cavps.com	Jan 13 2025 20:46:00	Cavalry Portfolio Service, LLC, P.O Box 1017, Hawthorne, NY 10532-7504
518580879	+ Email/Text: aalegalforwarding@wakeassoc.com	Jan 13 2025 20:45:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
518580880	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2025 20:46:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275

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Page 2 of 3

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518580881	+ Email/Text: G06041@att.com	Jan 13 2025 20:46:00	Direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245-3502
518644600	+ Email/PDF: ebn_ais@aisinfo.com	Jan 13 2025 20:52:51	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518671837	Email/Text: BNCnotices@dcmservices.com	Jan 13 2025 20:46:00	Emergency Physician Associates N. Jersey, PO Box 1123, Minneapolis, MN 55440-1123
518580883	+ Email/Text: Bankruptcy@ICSystem.com	Jan 13 2025 20:46:00	IC System, P.O Box 64437, Saint Paul, MN 55164-0437
518580877	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 13 2025 21:04:27	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518615550	+ Email/Text: RASEBN@raslg.com	Jan 13 2025 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518668932	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2025 20:45:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518680453	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2025 21:15:41	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
518673929	^ MEBN	Jan 13 2025 20:42:56	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518582124	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2025 21:04:27	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518580889	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 13 2025 21:04:39	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518580890	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 13 2025 20:52:01	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518657070	+ Email/PDF: ebn_ais@aisinfo.com	Jan 13 2025 20:52:47	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James C. Zimmermann	on behalf of Debtor Joseph C Cannizzaro jim@jzlawyer.com office@jzlawyer.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7